

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA**

In re:

MILEN BRANDON DARBY SR  
GINA MICHELLE DARBY  
Debtor(s)

Case No. 13-11228-JDL

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

John Hardeman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/22/2013.
- 2) The plan was confirmed on 09/27/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/09/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/27/2015.
- 5) The case was dismissed on 03/04/2015.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: \$131,617.15.
- 9) Total value of assets exempted: \$117,080.85.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,830.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$12,830.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$431.25
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$3,231.25</b>
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Attorney fees paid and disclosed by debtor:	\$700.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAFES/MIL STAR/EXCHANGE	Unsecured	7,325.00	7,378.28	7,378.28	0.00	0.00
ADVANCE AMERICA CASH ADVANC	Unsecured	565.00	NA	NA	0.00	0.00
ADVANCE LOAN	Unsecured	565.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,821.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	7,102.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	6,356.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	5,597.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	5,597.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	3,053.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	1,179.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	1,332.00	1,332.94	1,332.94	0.00	0.00
CREDIT FIRST	Unsecured	NA	503.94	503.94	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DESIGN GRAPHICS	Unsecured	600.00	NA	NA	0.00	0.00
FORD CREDIT BANKRUPTCY CENTE	Unsecured	NA	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY	Secured	24,596.00	24,683.27	24,683.27	2,105.45	1,686.31
FORD MOTOR CREDIT COMPANY	Unsecured	0.00	8,771.46	8,771.46	0.00	0.00
GEMB/WALMART DISCOVER	Unsecured	0.00	NA	NA	0.00	0.00
GLOBAL CONNECTIONS	Unsecured	0.00	NA	NA	0.00	0.00
GUARDIAN SECURITY	Unsecured	0.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	2,821.54	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	0.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	0.00	NA	NA	0.00	0.00
JARED ANDERSON	Unsecured	0.00	NA	NA	0.00	0.00
LANDMARK ASSET RECEIVABLES M	Secured	8,449.00	8,449.06	8,449.06	0.00	0.00
LEADING EDGE	Unsecured	0.00	NA	NA	0.00	0.00
LOAN MART	Unsecured	1,130.00	NA	NA	0.00	0.00
NCO FIN/51	Unsecured	5.00	NA	NA	0.00	0.00
NELNET	Unsecured	12,732.00	29,451.22	29,451.22	0.00	0.00
NELNET	Unsecured	9,544.00	16,469.32	16,469.32	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NELNET	Unsecured	8,879.00	66,967.32	66,967.32	0.00	0.00
NELNET	Unsecured	8,593.00	NA	NA	0.00	0.00
NELNET	Unsecured	8,593.00	NA	NA	0.00	0.00
NELNET	Unsecured	7,276.00	NA	NA	0.00	0.00
NELNET	Unsecured	7,141.00	NA	NA	0.00	0.00
NELNET	Unsecured	6,876.00	NA	NA	0.00	0.00
NELNET	Unsecured	6,581.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,314.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,296.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,296.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,296.00	NA	NA	0.00	0.00
NELNET	Unsecured	593.00	NA	NA	0.00	0.00
NELNET	Unsecured	NA	NA	NA	0.00	0.00
NELNET/OCAP	Unsecured	NA	NA	NA	0.00	0.00
OKLAHOMA STUDENT LOAN AUTHC	Unsecured	5,588.00	NA	NA	0.00	0.00
OKLAHOMA STUDENT LOAN AUTHC	Unsecured	5,588.00	NA	NA	0.00	0.00
OKLAHOMA STUDENT LOAN AUTHC	Unsecured	3,382.00	NA	NA	0.00	0.00
OKLAHOMA STUDENT LOAN AUTHC	Unsecured	3,168.00	NA	NA	0.00	0.00
OKLAHOMA STUDENT LOAN AUTHC	Unsecured	3,138.00	NA	NA	0.00	0.00
OSLA	Unsecured	9,285.00	43,520.53	43,520.53	0.00	0.00
OSLA/OCAP	Unsecured	NA	NA	NA	0.00	0.00
OU MEDICAL CENTER	Unsecured	123.00	126.56	126.56	0.00	0.00
PLAY IT AGAIN SPORTS	Unsecured	14,172.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,767.00	1,767.00	1,767.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	743.35	827.22	827.22	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	834.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	NA	NA	0.00	0.00
ROBERT HAUGE	Unsecured	NA	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	1,448.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	3,936.00	3,896.21	3,896.21	0.00	0.00
SALLIE MAE	Unsecured	NA	NA	NA	0.00	0.00
SALLIE MAE INC	Unsecured	6,627.00	7,995.49	7,995.49	0.00	0.00
SALLIE MAE INC	Unsecured	2,000.00	1,931.67	1,931.67	0.00	0.00
SALLIE MAE INC	Unsecured	31,684.00	31,790.03	31,790.03	0.00	0.00
SALLIE MAE INC	Unsecured	NA	NA	NA	0.00	0.00
SAMS CLUB	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	NA	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	6,210.00	6,210.26	6,210.26	0.00	0.00
THRIFT SAVINGS PLAN	Secured	320.85	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	7,381.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS	Unsecured	NA	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	16,214.00	16,214.31	16,214.31	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	9,398.00	9,398.54	9,398.54	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	9,376.00	9,376.83	9,376.83	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	7,339.00	7,339.18	7,339.18	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	5,276.00	5,276.31	5,276.31	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	601.00	601.80	601.80	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	NA	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Secured	29,529.00	29,529.25	29,529.25	4,721.23	1,085.76
USAA FEDERAL SAVINGS BANK	Secured	11,517.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	0.00	NA	NA	0.00	0.00
WEISFIELD JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	90,000.00	79,956.77	79,956.77	0.00	0.00
WELLS FARGO BANK NA	Secured	9,000.00	8,455.09	8,455.09	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00
YOUNG ACHIEVERS CHRISTIAN AC	Unsecured	7,677.50	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$88,405.83	\$0.00	\$0.00
Mortgage Arrearage	\$8,455.09	\$0.00	\$0.00
Debt Secured by Vehicle	\$54,212.52	\$6,826.68	\$2,772.07
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$151,073.44</b>	<b>\$6,826.68</b>	<b>\$2,772.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$277,146.42</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,231.25</u>
Disbursements to Creditors	<u>\$9,598.75</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$12,830.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/13/2015

By: /s/ John Hardeman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.